

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Maria D Davis  
Debtor

Case No. 12-25778-jes  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: admin  
Form ID: bl8

Page 1 of 3  
Total Noticed: 30

Date Rcvd: Aug 20, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2012.

db Maria D Davis, 6028 59th Avenue,, Kenosha, WI 53142-1204  
nfs +Perry L Davis, 6028 59th Ave., Kenosha, WI 53142-1204  
7722240 AMC Kenosha, PO Box 341700, Milwaukee, WI 53234-1700  
7722248 +Aurora Health Care, Bankruptcy Dept., PO Box 341100, Milwaukee, WI 53234-1100  
7722249 +Credit Management Control, Inc., 200 S. Monroe Ave., PO Box 1654, Green Bay, WI 54305-1654  
7722250 DirecTV, PO Box 78626, Phoenix, AZ 85062-8626  
7722251 +Grayslake Orthodontics PC, 160 Commerce Dr, Ste. 101, Grayslake, IL 60030-1603  
7722252 +Growing Green Child Development Center, 6435 Green Bay Road, Kenosha, WI 53142-2969  
7722253 +Infinity Healthcare SC, 111 E. Wisconsin Ave., Ste. 2000, Milwaukee, WI 53202-4809  
7722254 +MEA-AEA Kenosha, PO Box 366, Hinsdale, IL 60522-0366  
7722257 +NCO Financial, 33400 8th Ave. S. Suite 100, Federal Way, WA 98003-2603  
7722258 +Omni Credit Services Inc., 333 Bishops Way, Suite 100, Brookfield, WI 53005-6223  
7722259 +Patrick J. Crawford DDS, 7851 Cooper Rd., Kenosha, WI 53142-4181  
7722260 +Payday Loan Store, 6001 22nd Avenue, Kenosha, WI 53143-4343  
7722261 +Receivables Performance Management, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
7722263 +State Collection Service, 2509 S. Stoughton Rd., PO Box 6250, Madison, WI 53716-0250  
7722265 +State Collection Service, PO Box 6250, Madison, WI 53716-0250  
7722264 State Collection Service, 2509 S. Stoughton Rd., Madison, WI 53716-3314  
7722268 +Stocker Elementary School, Attn: Billing Dept., 6315 67th St., Kenosha, WI 53142-1447  
7722271 UHS Physicians Clinic, PO Box 130, Kenosha, WI 53141-0130  
7722273 W Harley Sobin MD, PO Box 130, Kenosha, WI 53141-0130

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7722241 E-mail/Text: ebn@americollect.com Aug 21 2012 04:12:40 Americollect, 814 S. 8th St.,  
Manitowoc, WI 54220-4503  
7722255 +EDI: MID8.COM Aug 21 2012 01:48:00 Midland Credit Management, 8875 Aero Dr, Ste. 200,  
San Diego, CA 92123-2255  
7722256 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 21 2012 04:25:55 NCO Financial,  
507 Prudential Rd, Horsham, PA 19044-2368  
7722262 EDI: NEXTEL.COM Aug 21 2012 01:48:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191  
7722270 +E-mail/Text: felicia.fandrey-dalton@twcable.com Aug 21 2012 03:06:22 Time Warner Cable,  
1320 N Martin Luther King Dr., Milwaukee, WI 53212-4002  
7722269 +E-mail/Text: felicia.fandrey-dalton@twcable.com Aug 21 2012 03:06:22 Time Warner Cable,  
Bankruptcy Dept., PO Box 511700, Milwaukee, WI 53203-0291  
7722272 E-mail/PDF: ucsinc@unitedcreditservice.com Aug 21 2012 02:54:43 United Credit Services Inc.,  
PO Box 740, Elkhorn, WI 53121-0740  
7722275 E-mail/Text: Bankruptcy-Notifications@we-energies.com Aug 21 2012 03:08:24 WE Energies,  
PO Box 2046, Milwaukee, WI 53201-2046  
7722274 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Aug 21 2012 03:08:24 WE Energies,  
333 W Everett St., PO Box 2046, Milwaukee, WI 53201-2046

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7722247\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 814 S. 8th St., Manitowoc, WI 54220-4503)  
7722242\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 814 S. 8th St., Manitowoc, WI 54220-4503)  
7722243\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 814 S. 8th St., Manitowoc, WI 54220-4503)  
7722244\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 814 S. 8th St., Manitowoc, WI 54220-4503)  
7722245\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 814 S. 8th St., Manitowoc, WI 54220-4503)  
7722246\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 814 S. 8th St., Manitowoc, WI 54220-4503)  
7722266\* +State Collection Service, PO Box 6250, Madison, WI 53716-0250  
7722267\* +State Collection Service, PO Box 6250, Madison, WI 53716-0250

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

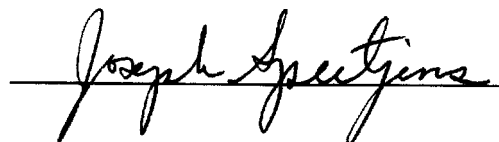
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0757-2

User: admin  
Form ID: b18

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Total Noticed: 30

Date Rcvd: Aug 20, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2012 at the address(es) listed below:

Michael F. Dubis    dubis\_staff1@tds.net,    wi20@ecfcbis.com  
Office of the U. S. Trustee    ustpreion11.mi.ecf@usdoj.gov  
Ryan Anthony Blay    on behalf of Debtor Maria Davis    rblay@lakelaw.com

TOTAL: 3

# United States Bankruptcy Court

Eastern District of Wisconsin

Case No. 12-25778-jes

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maria D Davis  
6028 59th Avenue,  
Kenosha, WI 53142-1204

Social Security / Individual Taxpayer ID No.:

xxx-xx-3516

Employer Tax ID / Other nos.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/17/12

James E. Shapiro  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**